

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin Michael Keough
Debtor

Case No. 18-03251-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DGeorge
Form ID: pdf002

Page 1 of 2
Total Noticed: 23

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db
5105403 +Kevin Michael Keough, 335 Folkstone Way, York, PA 17402-4229
++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Pennsylvania, P O Box 117, Columbus OH 43216)
5092101 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5118351 +FBC Mortgage, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
5092105 Fbc Mortgage, 425 Phillips Blvd, York PA 17402
5092106 Fbc Mortgage Llc, 189 South Orange Aveste, Orlando FL 32801
5092110 #+Penn Credit, 916 S 14th St, Harrisburg PA 17104-3425
5092109 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg PA 17108-0988
5092099 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 10 2018 19:49:04
Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
5092102 +E-mail/Text: ally@ebn.phinsolutions.com Dec 10 2018 19:45:02 Ally Auto, P.O. Box 9001951,
Louisville KY 40290-1951
5092103 +E-mail/Text: ally@ebn.phinsolutions.com Dec 10 2018 19:45:02 Ally Financial,
Attn: Bankruptcy Dept, Po Box 380901, Bloomington MN 55438-0901
5105667 E-mail/Text: ally@ebn.phinsolutions.com Dec 10 2018 19:45:02 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
5092104 +E-mail/Text: ally@ebn.phinsolutions.com Dec 10 2018 19:45:02 Ally Financial,
200 Renaissance Ctr, Detroit MI 48243-1300
5094191 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 10 2018 19:48:39
Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5092107 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 10 2018 19:45:51 Fingerhut,
Attn: Bankruptcy, Po Box 1250, Saint Cloud MN 56395-1250
5092108 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 10 2018 19:45:51 Fingerhut,
6250 Ridgewood Road, Saint Cloud MN 56303-0820
5092100 E-mail/Text: cio.bncmail@irs.gov Dec 10 2018 19:45:13 IRS Centralized Insolvency Oper.,
Post Office Box 7346, Philadelphia PA 19101-7346
5105733 E-mail/Text: bkr@cardworks.com Dec 10 2018 19:44:58 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5113868 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 10 2018 19:49:08 Verizon,
by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5092112 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 10 2018 19:45:01
Verizon Wireless, Po Box 650051, Dallas TX 75265-0051
5092111 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 10 2018 19:45:01
Verizon Wireless, Attn: Verizon Wireless Bankruptcy, 500 Technology Dr, Ste 550,
Weldon Spring MO 63304-2225
5104883 +E-mail/Text: kcm@yatb.com Dec 10 2018 19:45:03 YORK ADAMS TAX BUREAU, PO BOX 15627,
YORK, PA 17405-0156

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 1 Kevin Michael Keough dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
James Warmbrodt on behalf of Creditor FBC Mortgage, LLC bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Kevin Michael KeoughCHAPTER 13
CASE NO. **1:18-bk-03251**

☒ ORIGINAL PLAN
☐ AMENDED AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$24,759.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
09/18	08/23	412.65	0.00	412.65	24,759.00
				Total Payments:	\$24,759.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$695,515.08**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Ally Auto	2010 Gmc Terrain 81000 miles Vehicle:	
Ally Financial	Automobile	0640
Fbc Mortgage Llc	335 Folkstone Way York, PA 17402 Residence: Single Family Home	8607

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Fbc Mortgage Llc	335 Folkstone Way York, PA 17402 Residence: Single Family Home	\$20,000.00	\$0.00	\$20,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case:

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: **August 31, 2018**

/s/ Dawn Marie Cutaia
Dawn Marie Cutaia 77965
Attorney for Debtor

/s/ Kevin Michael Keough
Kevin Michael Keough
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.